

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

July 15, 2005

Date

/s/ Peter F Bruno, Jr.

Peter F Bruno, Jr.

/s/ Nicole D Bruno

Nicole D Bruno

Debtor Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

FORM B1

United States Bankruptcy Court
Western District of New York

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Bruno, Peter F Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Bruno, Nicole D
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Peter F Bruno fdba Bruno's Contracting	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): fdba Bruno's Day Care
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5712	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3415
Street Address of Debtor (No. & Street, City, State & Zip Code): 2530 Upper Foothills Rd. Montour Falls, NY 14865	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2530 Upper Foothills Rd. Montour Falls, NY 14865
County of Residence or of the Principal Place of Business: Schuyler	County of Residence or of the Principal Place of Business: Schuyler
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business

Filing Fee (Check one box)

- Full Filing Fee attached
 Filing Fee to be paid in installments (applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15 <input type="checkbox"/>	16-49 <input checked="" type="checkbox"/>	50-99 <input type="checkbox"/>	100-199 <input type="checkbox"/>	200-999 <input type="checkbox"/>	1000-over <input type="checkbox"/>
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THIS SPACE IS FOR COURT USE ONLY

Estimated Assets
\$0 to \$50,000 <input type="checkbox"/> <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> <input type="checkbox"/> More than \$100 million <input type="checkbox"/>

Estimated Debts
\$0 to \$50,000 <input type="checkbox"/> <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> <input type="checkbox"/> More than \$100 million <input type="checkbox"/>

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Bruno, Peter F Jr. & Bruno, Nicole D
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>		
<p>X <u>/s/ Peter F Bruno, Jr.</u> 7/15/05 Signature of Debtor Peter F Bruno, Jr. X <u>/s/ Nicole D Bruno</u> Date Signature of Joint Debtor Nicole D Bruno Telephone Number (If not represented by attorney) July 15, 2005 Date</p>		
<p>Signature of Attorney</p> <p>X <u>/s/ Stewart E. McDivitt</u> Date Signature of Attorney for Debtor(s) Stewart E. McDivitt Printed Name of Attorney for Debtor(s) STEWART E. McDIVITT, Esq. Firm Name Route 14 & Ayers Street, P.O. Box 359 Address Montour Falls, NY 14865 Telephone Number (607) 535-4528 July 15, 2005 Date</p>		
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<p>X Date Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		
<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>		
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>		
<p>Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address</p>		
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>		
<p>X Date Signature of Bankruptcy Petition Preparer</p>		
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>		

**United States Bankruptcy Court
Western District of New York**

IN RE:

Bruno, Peter F Jr. & Bruno, Nicole D

Debtor(s)

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	69,000.00		
B - Personal Property	Yes	3	3,112.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		59,975.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		30,908.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,575.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,590.00
Total Number of Sheets in Schedules		16			
			Total Assets	72,112.00	
			Total Liabilities		90,883.32

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House and Land at 2530 Upper Foots Hill Rd. Montour Falls	Fee Simple	J	69,000.00	50,000.00

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			H	W
1. Cash on hand.		Cash on person	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at HSBC Bank	J	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Kids accounts at HSBC	J	5.00
4. Household goods and furnishings, include audio, video, and computer equipment.		Mrs. Bruno had joint account with her mother	J	50.00
		Savings at HSBC Bank	J	1.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		3rd TV	J	15.00
6. Wearing apparel.		Average Furniture and Appliances	J	500.00
7. Furs and jewelry.		Computer, Printer & Monitor	J	100.00
8. Firearms and sports, photographic, and other hobby equipment.		Old Computer	J	50.00
		Stereo and radio	J	25.00
		VCR/DVD player	J	10.00
		10 DVD's	J	20.00
		10 Pictures	J	10.00
		20 CD's	J	20.00
		200 Books	J	50.00
		75 VCR Tapes	J	75.00
		Stamp Collection	J	15.00
		Average man's and woman's wardrobe	J	100.00
		Costume Jewelry	W	3.00
		Wedding Rings	J	400.00
		12 ga. Shot Gun	H	20.00
		2 Sets of Golf Clubs	J	0.00
		2 sets of Golf Clubs	H	75.00
		3030 Rifle	H	75.00
		Bike	H	20.00
		Bowling Ball & Bag	J	5.00
		Digital Camera	J	1.00
		Exercise Bike	J	5.00
		Fishing Equipment	J	20.00
		Remote Control Trukc	J	50.00
		Tent and Camping Equipment	J	100.00
		Weight Bench	J	10.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 GMC Pick Up Truck 6 cyl. with 150,000 miles - Rusty 1GTDC14Z0E539605	W	300.00
		1992 Geo Prizm with blown engine	W	40.00
		1993 Ford Escort Wagon with 140,000 miles	W	300.00
		Old Sail Boat	H	25.00
24. Boats, motors, and accessories.				
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.		Contractor Tools	H	300.00
28. Inventory.	X			
29. Animals.		Rabbit and Cat	J	2.00
30. Crops - growing or harvested. Give particulars.	X			

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
House and Land at 2530 Upper Foots Hill Rd. Montour Falls	CPLR § 5206(a)	19,000.00	69,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Average Furniture and Appliances	CPLR § 5205(a)(5)	500.00	500.00
Stereo and radio	CPLR § 5205(a)(5)	25.00	25.00
200 Books	CPLR § 5205(a)(2)	50.00	50.00
Average man's and woman's wardrobe	U.S.C. 46 § 11110	100.00	100.00
Wedding Rings	CPLR § 5205(a)(6)	400.00	400.00
1990 GMC Pick Up Truck 6 cyl. with 150,000 miles - Rusty 1GTDC14Z0E539605	Debtor & Creditor Law § 282(1)	300.00	300.00
Contractor Tools	CPLR § 5205(a)(7)	300.00	300.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	U N L I Q U I N G E N T	D I S P U T E A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL					
						UNSECURED PORTION, IF ANY					
Account No. 2512 Citizen's Auto Finance, Inc. P.O. Box 42115 Providence, RI 02940-0215		W	2002 Auto Loan			9,975.00					
						9,975.00					
Account No. 7543 Elmira Savings Bank 333 E. Water Street Elmira, NY 14901		J	2002 Mortgage			50,000.00					
						Value \$ 69,000.00					
Account No.										
						Value \$					
Account No.										
						Value \$					
Account No.										
						Value \$					
Subtotal (Total of this page)						59,975.00					
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)						59,975.00					

0 Continuation Sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I N G E E N T	D I S P U T E D	AMOUNT OF CLAIM
Account No. 0721		W 2003-2004 Telephone Long Distance			140.00
AT&T P.O. Box 2667 Houston, TX 77252-2667		J 2001 Credit Card Debt			11,000.00
Account No. 9510		H 2002-2004 Credit Card			1,800.00
Bank Of America PO Box 30770 Tampa, FL 33630-3770					
Account No. 8001		W 2004 Book Club			4.00
Brighter Vision PO Box 9038 Buffalo, NY 14269-9038					
Account No. 1408		W 2004 Credit			96.00
Columbia House P.O. Box 1114 Terre Haute, IN 47811-1114					
Subtotal (Total of this page)					13,040.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)					

4 Continuation Sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I N G E N T		D I S P U T E D		AMOUNT OF CLAIM
				C O N T I N G E N T	E D E D	D I S P U T E D		
Account No. 3314			W 2003-2005 Credit Card Debt					480.00
Dell Financial Services PO Box 4125 Carol Stream, IL 60197								
Account No. 3727		J	2001 Credit Card Debt					10,800.00
Discover P.O. Box 15251 Wilmington, DE 19886-5251								
Account No. 4987			W 2003 - 2004 Cable Bill					167.00
Dish Network Dept. 0063 Palatine, IL 60055								
Account No. 3314			W Notice Only (Same as Dell Financial)					0.00
Encore Receivable Manage. Inc. 400 N. Rogers Road P.O. Box 3330 Olathe, KS 66063-3330								
Account No. 0554		H	2004 Credit Card Debt					155.00
Finger Hut P.O. Box 745010 Cincinnati, OH 45274								
Account No. 0711			W 2004 Credit Card Debt					165.00
Finger Hut P.O. Box 745010 Cincinnati, OH 45274								
Account No. 2220			W Credit Card Debt					780.00
Firestone/Credit First PO Box 81344 Cleveland, OH 44188								
Sheet <u>1</u> of <u>4</u> Continuation Sheets attached to Schedule F				Subtotal (Total of this page)				12,547.00
				(Complete only on last sheet of Schedule F) TOTAL				
				(Report total also on Summary of Schedules)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4027			W 2004 Credit Card Debt				460.00
First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117							
Account No. 8410			H 2004 Credit Card Debt				400.00
First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117							
Account No.			J 2003-2004 Fuel Oil and Propane				700.00
Griffith Energy 7324 Route 54 Bath, NY 14810							
Account No. 3531			W Credit Card Debt				310.00
JC Penney PO Box 960001 Orlando, FL 32896-0001							
Account No. 2480			H 2002-2005 Credit Card				165.00
Lowe's PO Box 530914 Atlanta, GA 30353-0914							
Account No. 3007			W 2004 Mail Order				115.63
LTD Commodities PO Box 296 Northbrook, IL 60065							
Account No.			W Notice Only (Same as Schuyler Primary Care)				0.00
Med-Rev P.O. Box 280 Syracuse, NY 14865							

Sheet 2 of 4 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	2,150.63
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(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8303							
Montgomery Wards PO Box 2843 Monroe, WI 53566-0843		W	2004 Credit Card Debt				190.00
Account No. 3727							
Nationwide Credit, Inc. 3600 E University Dr. Ste B1450 Phoenix, AZ 85034-7296		J	Notice Only (Same as Discover Card)				0.00
Account No.							
New Jersey Motor Vehicle 80 Landis Vineland, NJ 08360		J	2004 Surcharges				1,191.85
Account No. 7186							
Osi Collection Services PO Box 550720 Jacksonville, FL 32255-0720		W	Notice Only (Same as AT&T)				0.00
Account No. 6398							
Schuyler ER Physicians 220 Steuben Street Montour Falls, NY 14865		H	2004 Medical				173.84
Account No.							
Schuyler Hospital 220 Steuben Street Montour Falls, NY 14865		W	2004-2005 Medical Bills				700.00
Account No. 0463							
Schuyler Hospital Primary Care 230 Steuben Street Montour Falls, NY 14865		W	2002-2004 Medical				70.00

Sheet **3** of **4** Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	2,325.69
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(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1890			W 2003 Credit Card Debt				620.00
Target National Bank PO Box 59231 Minneapolis, MN 55459-0231							
Account No. 3414			W 2003 Credit Card Debt				225.00
Walmart P.O. Box 530927 Atlanta, GA 30353-0927							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)							845.00
Sheet 4 of 4 Continuation Sheets attached to Schedule F							
(Complete only on last sheet of Schedule F) TOTAL							30,908.32
(Report total also on Summary of Schedules)							

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	Debtor	33
	Debtor	32
	Daughter	14
	Son	7
	Daughter	4

EMPLOYMENT:		DEBTOR	SPOUSE
Occupation	Contractor/Landscaper	Waitress	
Name of Employer	Jay's Picture Perfect	Seneca Harbor	
How long employed		2 Years	
Address of Employer	Beaver Dams, NY 14812	Watkins Glen, NY 14891	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$ 2,064.00	\$ 1,200.00
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL	\$ 2,064.00	\$ 1,200.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ 413.00	\$ 276.00
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 413.00	\$ 276.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,651.00	\$ 924.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
Income from real property	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
© Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
Social Security or other government assistance	\$ _____	\$ _____
(Specify) _____	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Other monthly income	\$ _____	\$ _____
(Specify) _____	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ 1,651.00	\$ 924.00
TOTAL COMBINED MONTHLY INCOME \$ 2,575.00	(Report also on Summary of Schedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:
Mrs. Bruno gets unemployment for 5 months of the year at \$1298 per month. The above is when she is working.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ **722.00**

Are real estate taxes included? Yes No _____

Is property insurance included? Yes No _____

Utilities: Electricity and heating fuel \$ **250.00**

Water and sewer \$

Telephone \$ **70.00**

Other **Internet And Propane** \$ **133.00**

_____ \$

_____ \$

Home maintenance (repairs and upkeep) \$ **100.00**

Food \$ **600.00**

Clothing \$ **50.00**

Laundry and dry cleaning \$

Medical and dental expenses \$ **50.00**

Transportation (not including car payments) \$ **350.00**

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ **100.00**

Charitable contributions \$

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's \$

Life \$

Health \$

Auto \$ **65.00**

Other \$

_____ \$

Taxes (not deducted from wages or included in home mortgage payments)

(Specify) \$

_____ \$

_____ \$

_____ \$

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto \$

Other \$

_____ \$

Alimony, maintenance, and support paid to others \$

Payments for support of additional dependents not living at your home \$

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$

Other **Miscellaneous** \$ **100.00**

_____ \$

_____ \$

_____ \$

_____ \$

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ **2,590.00**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$
- B. Total projected monthly expenses \$
- C. Excess income (A minus B) \$
- D. Total amount to be paid into plan each \$

(interval)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that
 (Total shown on summary page plus 1)
 they are true and correct to the best of my knowledge, information, and belief.

Date: July 15, 2005 Signature: /s/ Peter F Bruno, Jr.
Peter F Bruno, Jr. Debtor

Date: July 15, 2005 Signature: /s/ Nicole D Bruno
Nicole D Bruno (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
 (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
 (Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Bruno, Peter F Jr. & Bruno, Nicole D

Debtor(s)

Case No. _____

Chapter 7 _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

19,000.00 2005 Employment

38,102.00 2004 Employment

53,828.00 2003 Employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

7,224.00 2005 Unemployment

16,226.00 2004 Unemployment and Pension Withdrawl

810.00 2003 Unemployment

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
Elmira Savings & Loans
PO Box 327
Elmira, NY 14902-0327

DATES OF PAYMENTS
April - June 2005

AMOUNT PAID	AMOUNT STILL OWING
2,166.00	50,000.00

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER
Citizen's Auto Finance, Inc.
P.O. Box 42115
Providence, RI 02940-0215

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
June 2005	1998 Ford Expedition

6. Assignments and receiverships

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Stewart E. McDivitt, Esq.
P.O. Box 359
Montour Falls, NY 14865

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
6/20/05	\$760.00 Plus Filing Fees

10. Other transfers

- List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Bruno's Contracting		2530 Upper Foothills Rd. Montour Falls, NY 14865	Contracting	January 2004 to February 2004
Bruno's Day Care		2530 Upper Foothills Rd. Montour Falls, NY 14865	Day Care	2004 - 2004

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.



None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.



None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.



None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.



20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.



None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.



21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.



22. Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.
-

23. Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.
-

24. Tax Consolidation Group

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.
-

25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.
-

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 15, 2005 Signature /s/ Peter F Bruno, Jr. Peter F Bruno, Jr.
of Debtor

Date: July 15, 2005 Signature /s/ Nicole D Bruno Nicole D Bruno
of Joint Debtor
(if any)

_____ **0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Bruno, Peter F Jr. & Bruno, Nicole D

Debtor(s)

Case No. _____

Chapter **7** _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
None	

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE- AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
House and Land at 2530 Upper Foots Hill Rd. Mc	Elmira Savings Bank		Retain *

* Retain and pay pursuant to original contract

07/15/2005 */s/ Peter F Bruno, Jr.* **Date** *Peter F Bruno, Jr.* **Debtor** */s/ Nicole D Bruno* **Nicole D Bruno** **Joint Debtor (if applicable)**

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Bruno, Peter F Jr. & Bruno, Nicole D

Debtor(s)

Case No. _____

Chapter 7 _____

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: July 15, 2005

Signature: /s/ Peter F Bruno, Jr.
Peter F Bruno, Jr.

Debtor

Date: July 15, 2005

Signature: /s/ Nicole D Bruno
Nicole D Bruno

Joint Debtor, if any

AT&T
P.O. Box 2667
Houston, TX 77252-2667

At&T Universal Card
P.O. Box 183060
Columbus, OH 43218-3060

Bank Of America
PO Box 30770
Tampa, FL 33630-3770

Brighter Vision
PO Box 9038
Buffalo, NY 14269-9038

Citizen's Auto Finance, Inc.
P.O. Box 42115
Providence, RI 02940-0215

Columbia House
P.O. Box 1114
Terre Haute, IN 47811-1114

Dell Financial Services
PO Box 4125
Carol Stream, IL 60197

Discover
P.O. Box 15251
Wilmington, DE 19886-5251

Dish Network
Dept. 0063
Palatine, IL 60055

Elmira Savings Bank
333 E. Water Street
Elmira, NY 14901

Encore Receivable Manage. Inc.
400 N. Rogers Road
P.O. Box 3330
Olathe, KS 66063-3330

Finger Hut
P.O. Box 745010
Cincinnati, OH 45274

Firestone/Credit First
PO Box 81344
Cleveland, OH 44188

First Premier Bank
P.O. Box 5519
Sioux Falls, SD 57117

Griffith Energy
7324 Route 54
Bath, NY 14810

JC Penney
PO Box 960001
Orlando, FL 32896-0001

Lowe's
PO Box 530914
Atlanta, GA 30353-0914

LTD Commodities
PO Box 296
Northbrook, IL 60065

Med-Rev
P.O. Box 280
Syracuse, NY 14865

Montgomery Wards
PO Box 2843
Monroe, WI 53566-0843

Nationwide Credit, Inc.
3600 E Univeraity Dr. Ste B1450
Phoenix, AZ 85034-7296

New Jersey Motor Vehicle
80 Landis
Vineland, NJ 08360

Osi Collection Services
PO Box 550720
Jacksonville, FL 32255-0720

Schuyler ER Physicians
220 Steuben Street
Montour Falls, NY 14865

Schuyler Hospital
220 Steuben Street
Montour Falls, NY 14865

Schuyler Hospital Primary Care
230 Steuben Street
Montour Falls, NY 14865

Target National Bank
PO Box 59231
Minneapolis, MN 55459-0231

Walmart
P.O. Box 530927
Atlanta, GA 30353-0927

**United States Bankruptcy Court
Western District of New York**

IN RE:

Bruno, Peter F Jr. & Bruno, Nicole D

Debtor(s)

Case No. _____

Chapter 7 _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **760.00**

Prior to the filing of this statement I have received \$ **760.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: Debtor Other (specify): **Their Money**
3. The source of compensation to be paid to me is: Debtor Other (specify):
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Adversary proceedings, 522(f) Motions and unusual amounts of work.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 15, 2005

Date

/s/ Stewart E. McDivitt

Signature of Attorney

STEWART E. McDIVITT, Esq.

Name of Law Firm